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Introduction

The Employee Insurance Program (EIP) knows that your benefits are important to you and your family. Helping you understand the benefits offered by our office is important to us.

That's why we have created the *Insurance Benefits Guide*. In this reference we have included explanations of the benefits programs, premium information, contact addresses and phone numbers and a health plan comparison chart. We've also included a brief overview of each health maintenance organization (HMO) plan available and the TRICARE Supplement plan. If you'd like more information on an HMO or the TRICARE Supplement, please contact your benefits administrator. Retired employees should contact EIP for more information.

How to Use This Guide

The Insurance Benefits Guide is divided into chapters, each covering a specific benefits program. These programs include:

- State Health Plan
- HMOs
- TRICARE Supplement
- State Dental Plan
- Dental Plus
- Basic, Optional and Dependent Life Insurance Plans
- Long Term Care Insurance Plan
- Basic and Supplemental Long Term Disability Insurance Plans
- MoneyPlu\$
- Vision Care Program
- Retiree Benefits

Remember, only those programs for which you are eligible and have enrolled in apply to you.

This guide does not represent an employee/employer contract, and provisions of each program included in this guide are subject to change without notice.

We encourage you to review each chapter that applies to you and to discuss your benefits with your family members. Be sure to pay close attention to applicable copayments and deductibles, how to file claims, preauthorization requirements and services that may be limited or not covered (exclusions). If you have questions, check the glossary for definitions of commonly used terms or turn to the index in the back of the guide for help in locating the answers.

We hope this guide will give you a clear explanation of your benefits and help you assemble a complete benefits package.

Confidentiality Policies

The South Carolina Budget and Control Board Employee Insurance Program (EIP) is committed to protecting the privacy of your health information. EIP receives a copy of your medical claims information and related health information in order to provide you with health insurance and to assist you in claims resolution. EIP continually strives to ensure its compliance with the Health Insurance Portability and Accountability Act (HIPAA) of 1996, which mandates security and privacy of health information by setting standards for access and distribution of that information. EIP provides a Notice of Privacy Practices directly to all enrollees covered under the state insurance program.

The notice, in brochure form, outlines the various situations in which EIP uses and discloses health information. It also outlines your rights with regard to the information and disclosure. A copy of EIP's Notice of Privacy Practices is included on page 233. In addition, the EIP web site (www.eip.sc.gov) contains links to forms referenced in the Notice of Privacy Practices.

If you have any questions about HIPAA, please contact:

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South Carolina Budget and Control Board
1201 Main Street, Suite 850
Columbia, S.C. 29201
Phone: (803) 737-0559
Fax: (803) 737-1978
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